

REMARKS/ARGUMENTS

These Remarks are responsive to the Office Action mailed on November 17, 2004 (the "Office Action"). The Applicants respectfully request reconsideration of the claim rejections for at least the reasons set forth below.

INTERVIEW SUMMARY

The Applicants wish to extend their gratitude to Examiners Karmis and Kazimi for granting the interview on January 11, 2005. In the interview, the Examiners and the Applicants' representative discussed the nature of the invention, the prior art and the pending claims. It was recommended to cancel claims 1-38 to eliminate any potential issues regarding the possible ambiguity of the term "currency" (which has meanings both as a noun to describe a medium of exchange or as an adjective to describe the payment status of financial accounts). It was also recommended to amend the independent claims to better recite the details of the invention and avoid the prior art.

STATUS OF THE CLAIMS

Claims 1-76 are pending in the application. By this amendment, claims 1-38, 48 and 67 are cancelled, claims 39-43, 49, 52, 56, 58-59, 61-62, 68 and 71 are amended, and claims 77-86 are added.

COMMENTS REGARDING AMENDMENTS

Claims 1-38 have been cancelled to eliminate any potential issues regarding the multiple meanings of the term "currency" as both a noun to describe a medium of exchange and an adjective to describe the payment status of financial accounts.

Claim 39 has been amended to include the recitations of cancelled claim 48, and claim 58 has been amended to include the recitations of cancelled claim 67. Claims 37 and 58 have also been amended to refine the claim language.

Claims 40-43, 49, 52, 56, 59, 61-62, 68 and 71 have been amended solely to refine the claim language, without changing the scope of these claims.

New claims 77-86 are added to further define the invention. Support for these new claims is found in the Specification at pages 12 to 14. No new matter is believed to be added with these claims.

REJECTIONS UNDER 35 U.S.C. § 102(e)

The Examiner rejected claims 1-76 under 35 U.S.C. § 102(e) as allegedly being anticipated by Lewis (U.S. Pat. No. 6,513,019). The Applicants respectfully traverse this rejection on the grounds that the amended and new claims recite subject matter that is not described or reasonably suggested in Lewis.

The present invention provides a system and method for supervising account management operations. For example, in one embodiment, the invention is used to supervise customer service representatives (CSRs) that are attempting to secure payment of overdue financial accounts. The CSRs' performance is measured according to their ability to reduce the "delinquency" of accounts (*e.g.*, number of months or payment periods overdue). *See, e.g.*, Specification pp. 12-14. The change in delinquency provides an account metric that is used to calculate a score for the CSRs. For example, a CSR that secures payment of \$5,000 from an account having a currency status of "2" (*i.e.*, Bucket 2) to thereby change the status of the account to have a currency of "1" (*i.e.*, Bucket 1) might receive 5,000 points, whereas a CSR that secures a payment of \$2,000 from an account having a currency status of "3" (*i.e.*, Bucket 3) to thereby make the account current (*i.e.*, Bucket 0) might receive 6,000 points. *See id.* This feature of the invention is embodied in all of the independent claims, which require the method step or processor feature of assigning a score to the account agent based on the change in delinquency of the account. Lewis does not illustrate or describe this feature of the claimed invention.

The Applicants respectfully submit that various other claimed features of the invention are also absent from Lewis. For example, Lewis does not disclose a system or method in which account metrics or account agent performance scores are generated based on:

- (a) the account balance, as recited in claims 40 and 59;
- (b) the payment amount into an account, as recited in claims 79 and 84;
- (c) the risk rating of an account, as recited in claims 42, 61, 80 and 85; or
- (d) the outcome rating of an account, as recited in claims 43, 62, 81 and 86.

For at least the foregoing reasons, the Applicants, respectfully submit that the claims patentably distinguish over Lewis, and request reconsideration and allowance of the pending claims.


CONCLUSION

The Applicants respectfully submit that the application is in condition for allowance, and reconsideration and notice of allowance are respectfully requested. If the Examiner believes that prosecution might be advanced by discussing the application with Applicants' counsel, in person or over the telephone, Applicants' counsel would welcome the opportunity to do so.

No fees are believed to be due in conjunction with this filing, however, the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206 for any required fees.

Respectfully submitted,

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